IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: Teresa J. Harnsberger

William M. Harnsberger

CHAPTER 13

JPMorgan Chase Bank, N.A.

Movant

Debtor(s)

vs.

NO. 14-00021 RNO

Teresa J. Harnsberger William M. Harnsberger

Debtor(s)

11 U.S.C. Section 362

Charles J. DeHart, III Esq.

Trustee

CERTIFICATE OF NON-CONCURRENCE

Neither Debtor(s), nor Trustee have concurred with the request for relief in this Motion.

Respectfully submitted,

/s/ James C. Warmbrodt, Esquire

James C. Warmbrodt, Esquire Attorneys for Movant/Applicant